Amex P.O. Box 981537 El Paso, TX 79998

Bk Of Amer 4060 Ogletown/Stan De5-019-03-07 Newark, DE 19713

Citi POB 6241 Sioux Falls, SD 57117

Citibankna 1000 Technology Dr O Fallon, MO 63368

Discover Fin POB 15316 Wilmington, DE 19850

Dsnb Bloom 3039 Cornwallis Rd Durham, NC 27709

Frd Motor Cr POB 542000 Omaha, NE 68154

Fst Premier 3820 N Louise Ave Sioux Falls, SD 57104

Gemb/gemoney PO Box 981127 El Paso, TX 79998 Hsbc Bank PO Box 5253 Carol Stream, IL 60197

Lvnv Funding P.O. B 10584 Greenville, SC 29603

Zwicker & Associates 130 Allens Creeek Road, 1st Floor Rochester, NY 14618

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

n re:	Ryan J.	Weston		Case No
			Debtor	Chapter <u>7</u>
		VE	RIFICATION O	F CREDITOR MATRIX
	the attac	hed Master Maili	ng List of creditors, consisti	if applicable, do hereby certify under penalty of perjury that ng of 2 sheet(s) is complete, correct and consistent with the es and I/we assume all responsibility for errors and omissions.
	Dated:	1/7/2009		Signed: s/ Ryan J. Weston Ryan J. Weston
	Signed:	/s/ Randy H. Gug Randy H. Gug Attorney for Debte Bar no.: Randy Gugino 2140 Eggert R Amherst, NY Telephone No.: Fax No.:	ino, Esq. or(s) 029227 Law Office oad 14226	

E-mail address:

United States Bankruptcy Cour Western District of New York							t		Voluntary Petition					Petition	
	of Debtor (if inc		Last, First,	Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle):							
All Ot	ston, Ryan, her Names used de married, maio	by the Debtor		3 years				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):							
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 3487								st four digits on one, state a		c. Sec. or Indv	idual-Taxpayer I	I.D. (I	ΓΙΝ) No./0	Complete EIN(if more	
Street Address of Debtor (No. & Street, City, and State): 418 Jersey St. Apt. No. 2 Buffalo, NY								Str	eet Address o	of Joir	at Debtor (No.	& Street, City, a	and St	ate):	
	,				CODI	E 142	13							ZIP COD	DΕ
Count Eri	y of Residence of	or of the Princ	cipal Place o	f Business:				Co	unty of Resid	ence	or of the Princ	ipal Place of Bu	siness	:	
Mailii	ng Address of De	ebtor (if differ	ent from str	eet address)):			Ma	iling Address	s of Jo	oint Debtor (if	different from st	reet a	ddress):	
				ZIP	CODI	3		1					[ZIP COD	DE
Locatio	on of Principal A	ssets of Busin	ess Debtor (if different	from	street address a	above):						Г	ZIP COD	Œ
	Т	ype of Debto	or			Natu	re of Bu	sines	s	1	Char	oter of Bankru			
□		n of Organizat Check one box udes Joint Deb	i)			eck one box) Health Care I Single Asset I	Real Esta	ite as o	defined in 11		Chapter 7 Chapter 9	he Petition is F		Chapter 15 Recognition	Petition for on of a Foreign
See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities,				U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker					000	Chapter 11 Chapter 12 Chapter 13			Recognitio	eeding 5 Petition for on of a Foreign Proceeding	
	check this box a	and state type	of entity bel	ow.)	_	Clearing Bank Other			•		*	Natur			
				_	Check to Debtor is a taunder Title 20	x-exempt 6 of the U	(Check one be completed by the consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."			D D	ebts are primarily usiness debts.				
		Filing	g Fee (Chec	k one box)					Check one	hov.		Chapter 11 D	ebtor	`S	
Check one box: Full Filing Fee attached								n 11 U.S.d	C. § 101(51D).						
Statis	tical/Administ	rative Infort	mation						of cred	iitors,	in accordance	with 11 U.S.C.	§ 112	6(b).	THIS SPACE IS FOR
	Debtor estimates Debtor estimates Expenses paid, the	that funds will that, after any	l be availabl exempt pro	perty is exc	luded	and administr	ative	rs.							COURT USE ONLY
	ated Number of	Creditors								Г]				
1- 49	50- 99	100-	200- 999	1,000- 5,000	5,00 10,0	1- 10,001	1- 25,	,001-	50,001- 100,000	O	ver 00,000				
Estima \$0 to \$50,0	\$50,001 to \$100,000	\$100,001 to \$500,000),001	\$10,000,001 to \$50 million		0,001	\$100,000,000 to \$500 million	01 5	\$500,000,001 o \$1 billion	More than \$1 billion			
\$0 to	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 \$1 million	to \$1,000 to \$10 million		\$10,000,001 to \$50 million	\$50,000 to \$100 million		\$100,000,000 to \$500 million	01	\$500,000,001 to \$1 billion	More than \$1 billion			

Case 1-09-11160-MJK, Doc 1, Filed 03/25/09, Entered 03/25/09 12:39:01, Description: Main Document , Page 4 of 44

FORM B1, Page 2 **B** 1 (Official Form 1) (1/08) Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case) Ryan J. Weston All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Case Number: Date Filed: Location Where Filed: **NONE** Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: NONE District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. X /s/ Randy H. Gugino 1/7/2009 Signature of Attorney for Debtor(s) Date Randy H. Gugino, Esq. 029227 Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. ✓ No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately Ŋ preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate. general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District. or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following). (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

filing of the petition.

B 1 (Official Form 1) (1/08) FORM B1, Page 3 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case) Ryan J. Weston **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct. and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with chapter 15 of Title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified Copies of the documents required by § 1515 of title 11 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the I request relief in accordance with the chapter of title 11, United States Code, specified order granting recognition of the foreign main proceeding is attached. in this petition. X s/ Ryan J. Weston X Not Applicable Signature of Debtor Ryan J. Weston (Signature of Foreign Representative) X Not Applicable Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) Date 1/7/2009 Date Signature of Attorney Signature of Non-Attorney Petition Preparer X/s/ Randy H. Gugino I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined Signature of Attorney for Debtor(s) in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 Randy H. Gugino, Esq. Bar No. 029227 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable Printed Name of Attorney for Debtor(s) / Bar No. by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, Randy Gugino Law Office as required in that section. Official Form 19 is attached. Firm Name 2140 Eggert Road Amherst, NY 14226 Address Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer (716) 833-8472 (716) 833-8455 Social-Security number (If the bankruptcy petition preparer is not an individual, state Telephone Number the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) 1/7/2009 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a Address certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. X Not Applicable Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an **X** Not Applicable individual. Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

If more than one person prepared this document, attach to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT Western District of New York

In re	Ryan J. Weston	Case No.	
	Debtor	•	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed. 1. Within the 180 days **before the filing of my bankruptcy case**. I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. ☐ 2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial
responsibilities.);

B 1D (Official Form	1, EXN. D) (12/08) – CONT.							
unable, after through the	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being r reasonable effort, to participate in a credit counseling briefing in person, by telephone, or Internet.);							
	Active military duty in a military combat zone.							
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.								
I certify und	der penalty of perjury that the information provided above is true and correct.							
Signature of Debtor:	s/ Ryan J. Weston Ryan J. Weston							
Date: 1/7/2009								

DOA (C	incial Form OA) (12/07)		
In re:	Ryan J. Weston	Case No.	
	· · · · · · · · · · · · · · · · · · ·		(If known)

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G -**Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Total	>	0.00	

In re	Ryan J. Weston	Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	Х			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		ING Direct Savings, Checking		200.00
 Security deposits with public utilities, telephone companies, landlords, and others. 	Х			
Household goods and furnishings, including audio, video, and computer equipment.		Tv, Sofa, Chairs, Bed, Table		1,500.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	X			
6. Wearing apparel.		Shoes, Socks, Pants, Shirts		500.00
7. Furs and jewelry.	Х			
Firearms and sports, photographic, and other hobby equipment.	Х			
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 				0.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		prominent life and Casualty Term policy		0.00
10. Annuities. Itemize and name each issuer.	Х			

In re	Ryan J. Weston	Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s).	Х			
 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. 		Retirement Account		3,000.00
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Roth IRA		4,000.00
Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
 Government and corporate bonds and other negotiable and nonnegotiable instruments. 	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
 Other liquidated debts owed to debtor including tax refunds. Give particulars. 	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
 Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
 Patents, copyrights, and other intellectual property. Give particulars. 	Х			
 Licenses, franchises, and other general intangibles. Give particulars. 	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Mercury Milan		10,000.00
26. Boats, motors, and accessories.	X			

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	Х			
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	х			
	_	2 continuation sheets attached Total	al >	\$ 19,200.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

(If known)

In re	Rvan J. Weston		Case No.	
		Dobtor	,	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
ING Direct Savings, Checking	Debt. & Cred. Law § 283	200.00	200.00
Retirement Account	Debt. & Cred. Law § 282, Ins. Law §4607, CPLR §5205(c)	3,000.00	3,000.00
Roth IRA	Debt. & Cred. Law § 282, Ins. Law §4607, CPLR §5205(c)	4,000.00	4,000.00
Shoes, Socks, Pants, Shirts	CPLR § 5205(a)(5)	500.00	500.00
Tv, Sofa, Chairs, Bed, Table	CPLR § 5205(a)(5)	1,500.00	1,500.00

In re	Ryan J. Weston	Ryan J. Weston		Case No.		
		Debtor		-	(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5262 Frd Motor Cr POB 542000 Omaha, NE 68154			03/08/2007 Security Agreement 2006 Mercury Milan VALUE \$10,000.00				12,843.00	2,843.00

o continuation sheets attached

Subtotal → (Total of this page)

Total → (Use only on last page)

\$ 12,843.00	\$ 2,843.00
\$ 12,843.00	\$ 2,843.00

(Report also on Summary of (If applicable, report Schedules) also on Statistical

also on Statistical
Summary of Certain
Liabilities and
Related Data.)

In re Ryan J. Weston

Debtor

Case No. _

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

¥	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

■ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

■ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

In re Ryan J. Weston Case No. (If known) Debtor Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ■ Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for Death or Personal Injury While Debtor Was Intoxicated

B6E (Official Form 6E) (12/07) - Cont.

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

Ryan J. Weston

In re

(If known)

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									\$0.00

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

(Totals of this page) Total ➤ (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) Total ➤ (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

Subtotals >

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

BSE /	Official	Form 6F)	(12/07)
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In re	Ryan J. Weston		Case No.	
		Debtor	(If known)	

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9083			6/7/2002				5,355.00
Amex P.O. Box 981537 El Paso, TX 79998			Bankscredit Card				
ACCOUNT NO. 4753			1/5/2002				960.00
Amex P.O. Box 981537 El Paso, TX 79998			Bankscredit Card				

4 Continuation sheets attached

Subtotal > \$ 6,315.00

Total > (Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

In re	Rvan J. Weston	Case No
	Debtor	(If known)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9703			10/8/2001				0.00
Bk Of Amer 4060 Ogletown/Stan De5-019-03-07 Newark, DE 19713			Canceled By Credit Grantor				
ACCOUNT NO. 465			12/20/2005				7,821.00
Bk Of Amer 4060 Ogletown/Stan De5-019-03-07 Newark, DE 19713			Pri				
ACCOUNT NO. 7963			6/18/2003				8,540.00
Bk Of Amer 4060 Ogletown/Stan De5-019-03-07 Newark, DE 19713			PrI				
ACCOUNT NO. 12			12/4/2006				21,773.00
Bk Of Amer 4060 Ogletown/Stan De5-019-03-07 Newark, DE 19713			Canceled By Credit Grantor				
ACCOUNT NO. 0536			3/18/2004				2,514.00
Citi POB 6241 Sioux Falls, SD 57117			Bankscredit Card				

Sheet no. $\underline{1}$ of $\underline{4}$ continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

40,648.00 Subtotal > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

In re	Rvan J. Weston	Case No.	
	Debtor	- ,	(If known)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1637			10/13/2004				2,131.00
Citi POB 6241 Sioux Falls, SD 57117			Bankscredit Card				
ACCOUNT NO. 3307			3/16/2006				0.00
Citi POB 6241 Sioux Falls, SD 57117		•	Canceled By Credit Grantor				
ACCOUNT NO. 7105			10/1/2000				0.00
Citibankna 1000 Technology Dr O Fallon, MO 63368			Prl				
ACCOUNT NO. 3485			11/1/2007				0.00
Citibankna 1000 Technology Dr O Fallon, MO 63368			Banksline Of Credit				
ACCOUNT NO. 5728			4/10/2006				5,985.00
Citibankna 1000 Technology Dr O Fallon, MO 63368			Banksunsecured				

Sheet no.	2 of 4 continuation sheets attached to Schedule of Creditors
Holding U	nsecured
Nonpriority	/ Claims

8,116.00 Subtotal >

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

In re	Ryan J. Weston	Case No.
	Debtor	(if known)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1564			04/07/2004				4,370.00
Discover Fin POB 15316 Wilmington, DE 19850			Bankscredit Card				
ACCOUNT NO. 8671			1/3/1998				0.00
Dsnb Bloom 3039 Cornwallis Rd Durham, NC 27709			Department, charge Account				
ACCOUNT NO. 7008			8/19/2008				211.00
Fst Premier 3820 N Louise Ave Sioux Falls, SD 57104			Bankscredit Card				
ACCOUNT NO. 0017			4/11/2006				17,410.00
Gemb/gemoney PO Box 981127 El Paso, TX 79998			Prl				
ACCOUNT NO. 0250			1/12/2007				3,514.00
Hsbc Bank PO Box 5253 Carol Stream, IL 60197			Bankscredit Card				

Sheet no. $\underline{3}$ of $\underline{4}$ continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

25,505.00 Subtotal >

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
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In re	Ryan J. Weston	Case No			
		Debtor	_ ,	(If known)	

(Continuation Sheet)

			(Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0017			5/28/2008				18,130.00
Lvnv Funding P.O. B 10584 Greenville, SC 29603			Placed For Collection				
ACCOUNT NO.							16,361.28
Zwicker & Associates 130 Allens Creeek Road, 1st Floor Rochester, NY 14618			Lawsuit on behalf of Fia Card Services a/k/a Bank of America				

Sheet no. $\underline{4}$ of $\underline{4}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 34,491.28

Total > \$ 115,075.28

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

In re:	Ryan J. Weston	Case No.	
	Debtor		(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

P. 1007(m). Check this box if debtor has no codebtors.	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

	Debtor	'	(If known)
In re	Ryan J. Weston	Case No.	
B6I (O	ficial Form 6I) (12/07)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Single	DEPENDENTS OF DEBTOR AND SPOUSE					
-	RELATIONSHIP(S):			AGE(S):		
		<u> </u>				
Employment:	DEBTOR		SPOUSE			
Occupation Food	Server					
Name of Employer Hyde	Park Steakhouse					
How long employed 4 Mor	nths					
Address of Employer						
INCOME: (Estimate of average or page case filed)	projected monthly income at time		DEBTOR	SPOUSE		
Monthly gross wages, salary, and	d commissions	\$	1,855.88	\$		
(Prorate if not paid monthly.) 2. Estimate monthly overtime		\$	0.00	\$		
3. SUBTOTAL		\$	1,855.88	\$		
4. LESS PAYROLL DEDUCTIONS	3	<u> </u>				
a. Payroll taxes and social sec	curity	\$	448.93	\$		
b. Insurance		\$	0.00	\$		
c. Union dues		\$	0.00	\$		
d. Other (Specify)		\$	0.00	\$		
5. SUBTOTAL OF PAYROLL DED	DUCTIONS	\$	448.93	\$		
6. TOTAL NET MONTHLY TAKE H	HOME PAY	\$	1,406.95	\$		
7. Regular income from operation o	f business or profession or farm					
(Attach detailed statement)		\$	0.00	\$		
8. Income from real property		\$	0.00	\$		
9. Interest and dividends		\$	0.00	\$		
Alimony, maintenance or suppo debtor's use or that of depend	rt payments payable to the debtor for the	\$	0.00	\$		
11. Social security or other government		Ψ		Ψ		
(Specify)		\$	0.00	\$		
12. Pension or retirement income		\$	0.00	\$		
13. Other monthly income						
(Specify)		\$	0.00	\$		
14. SUBTOTAL OF LINES 7 THR	OUGH 13	\$	0.00	\$		
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$	1,406.95	\$		
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)		\$ 1,406.95				
,		Statistical S	ummary of Certain L	edules and, if applicable, on iabilities and Related Data)		
17. Describe any increase or decre NONE	ase in income reasonably anticipated to occur within	the year following	the filing of this docu	ment.:		

DC L	Off: -: -1		~ I\	(40/07)
DOJ (Official	LOUI	ונס	(12/0/)

In re Ryan J. Weston		Case No.		
· · · · · · · · · · · · · · · · · · ·	Debtor	(If known)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate expenditures labeled "Spouse."	e household. Complete a separate schedule of	f
Rent or home mortgage payment (include lot rented for mobile home)	\$	525.00
a. Are real estate taxes included? Yes No ✓		
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	50.00
b. Water and sewer	\$	0.00
c. Telephone	\$	150.00
d. Other Dish	\$	106.00
3. Home maintenance (repairs and upkeep)	 \$	0.00
4. Food	\$	200.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	30.00
7. Medical and dental expenses	\$	20.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	26.00
c. Health	\$	22.00
d. Auto	\$	85.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		_
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be	included in the plan)	
a. Auto	\$	323.00
b. Other	\$	0.00
14. Alimony, maintenance, and support paid to others		0.00
15. Payments for support of additional dependents not living at your home	\$ <u> </u>	
16. Regular expenses from operation of business, profession, or farm (attach detailed		0.00 0.00
17. Other	\$	0.00
		
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	f Schedules and, \$	1,737.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur	r within the year following the filing of this doc	ument:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1,406.95
b. Average monthly expenses from Line 18 above	\$	1,737.00
c. Monthly net income (a. minus b.)	<u> </u>	-330.05

FORM 6. SCHEDULES

Summary of Schedules Statistical Summary of Certain Liabilities

Schedule A - Real Property
Schedule B - Personal Property

Schedule C - Property Claimed as Exempt Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims
Schedule F - Creditors Holding Unsecured Nonpriority Claims
Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule J - Current Income of Individual Debtor(s)

- Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank.

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

United States Bankruptcy Court Western District of New York

In re Ryan J. Weston		Case No.	
3	Debtor	Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 19.200.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 12.843.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 115,075.28	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1.406.95
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 1.737.00
тот	AL	18	\$ 19,200.00	\$ 127,918.28	

United States Bankruptcy Court Western District of New York

In re	Ryan J. Weston		Case No.	
		Debtor	Chapter	7
	STATISTICAL SUMMARY OF C	ERTAIN LIABILITIES AND	RELATED	DATA (28 U.S.C. § 159)
§ 101	If you are an individual debtor whose debts are (8)), filing a case under chapter 7, 11 or 13, you mu		• ,	Bankruptcy Code (11 U.S.C.
inform	Check this box if you are an individual debation here.	otor whose debts are NOT primarily cor	nsumer debts. Yo	u are not required to report any
This i	information is for statistical nurposes only unde	er 28 U.S.C. & 159		

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,406.95
Average Expenses (from Schedule J, Line 18)	\$ 1,737.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 1,855.88

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$2,843.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$115,075.28
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$117,918.28

In re Ryan J. Weston		Case No.	
	Dobtor		(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	declare under penalty of perjury that I have read and that they are true and correct to the best of	the foregoing summary and schedules, consisting of
Date:	1/7/2009	Signature: s/ Ryan J. Weston
		Ryan J. Weston
		Debtor
		[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT Western District of New York

In re:	Ryan J. Weston		Case No.	
		Debtor	(If known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
16,673.00	West Genesee Hotel Assoc Hyatt Regency Buffalo Two Fountain Plaza Buffalo, NY 1420-2220	2006
8,764.00	West Genesee Hotel 2 Fountain Plaza Buffalo, NY	2007
6,830.00	Hyde Park Rest. 26300 Chagrin Blvd. Beachwood, OH	2008
11,703.00	West Genesee Hotel 2 Fountain Plaza Buffalo, NY	2008

2. Income other than from employment or operation of business

None
✓

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None **☑** a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF DATES OF AMOUNT AMOUNT CREDITOR PAYMENTS PAID STILL OWING

None $\mathbf{\Delta}$

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS** **AMOUNT** PAID OR VALUE OF **TRANSFERS** **AMOUNT** STILL **OWING**

None Δ

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT** PAID

STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

Fla Card Services a/k/a Bank of Consumer credit

transaction

Erie County Surpeme Court

America v. Ryan Weston

12261/2008

Pendina

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include $\mathbf{\Lambda}$ information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY**

5. Repossessions, foreclosures and returns

None \square

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DATE OF REPOSSESSION, NAME AND ADDRESS FORECLOSURE SALE, AND VALUE OF **PROPERTY** OF CREDITOR OR SELLER TRANSFER OR RETURN

6. Assignments and receiverships

None

✓

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF

NAME AND ADDRESS DATE OF ASSIGNMENT
OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

None **☑**

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	NAME AND ADDRESS		DESCRIPTION
NAME AND ADDRESS	OF COURT	DATE OF	AND VALUE OF
OF CUSTODIAN	CASE TITLE & NUMBER	ORDER	PROPERTY

7. Gifts

None **☑** List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	RELATIONSHIP		DESCRIPTION
OF PERSON	TO DEBTOR,	DATE	AND VALUE OF
OR ORGANIZATION	IF ANY	OF GIFT	GIFT

8. Losses

None **☑** List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF
AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF
PROPERTY BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None **☑** List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE OF PAYMENT,

OF PAYEE

NAME OF PAYOR IF

DESCRIPTION AND VALUE

OTHER THAN DEBTOR

OF PROPERTY

10. Other transfers

None √

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIBE PROPERTY

TRANSFERRED

AND VALUE RECEIVED

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

None \square

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE**

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR

INTEREST IN PROPERTY

11. Closed financial accounts

None $\mathbf{\Delta}$

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE **AMOUNT AND** DATE OF SALE **OR CLOSING**

12. Safe deposit boxes

None $\mathbf{\Lambda}$

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS DESCRIPTION

DATE OF TRANSFER OR SURRENDER,

OF TO BOX OR DEPOSITOR **CONTENTS** IF ANY

13. Setoffs

None V

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF **SETOFF**

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None ☑

Ø

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None **☑** If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

 \square

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL

ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None **✓**

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None \square

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

NATURE OF BUSINESS

BEGINNING AND ENDING

DATES

None \square

NAME

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner or more than 5 percent of the voting or equity securities of a corporation; a partner, other than limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None $\mathbf{\Lambda}$

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None Ø

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None **☑** d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None ☑ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other

basis)

None 🗹

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN

DATE OF INVENTORY

OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None **☑** a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ✓ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE

NAME AND ADDRESS

TITLE

OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None **☑** a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None
✓

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None 🗹

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None
☑

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 1/7/2009 Signature of Debtor Ryan J. Weston

UNITED STATES BANKRUPTCY COURT Western District of New York

	n J. Weston Debtor		Case No. Chapter 7	7
CHAPTER 7 INDIVI	DUAL DEBTO	R'S STATEME	ENT OF INTENTIO	N
PART A – Debts secured by proper by property of the estate. Attach ac			ed for EACH debt which is	secured
Property No. 1				
Creditor's Name:		Describe Property	Securing Debt:	
Frd Motor Cr		2006 Mercury Mila	n	
Property will be (check one):				
Surrendered				
If retaining the property, I intend ☐ Redeem the property ☑ Reaffirm the debt	to (check at least one):			
Other. Explain		(for example, avoid	lien using 11 U.S.C. § 522	(f))
Property is (check one):				
☐ Claimed as exempt		✓ Not claimed as ex	empt	
PART B – Personal property subject each unexpired lease. Attach additional contents of the con			art B must be completed fo	r
Property No. 1				
Lessor's Name: None	Describe Lease	d Property:	Lease will be Assumed p to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO	
0 continuation sheets attach	ed (if any)			
I declare under penalty of perjury securing a debt and/or personal			to any property of my esta	ate
Date: 1/7/2009		s/ Ryan J. Weston Ryan J. Weston		

Signature of Debtor

UNITED STATES BANKRUPTCY COURT Western District of New York

In re:		Ryan J. Weston			Case No.	-	
		Debto	r		Chapter	7	
		DISCLOSUR	E C	OF COMPENSATION OF AT FOR DEBTOR	TORNE	′	
ar pa	nd that aid to n	compensation paid to me within one year	befo d on l	2016(b), I certify that I am the attorney for the above re the filing of the petition in bankruptcy, or agreed behalf of the debtor(s) in contemplation of or in		or(s)	
	For	legal services, I have agreed to accept			\$	<u> </u>	785.00
	Prio	or to the filing of this statement I have rece	ived		\$		785.00
	Bala	ance Due			9	5	0.00
2. Tł	he sou	rce of compensation paid to me was:					
	Б	☑ Debtor		Other (specify)			
3. Tł	he sou	rce of compensation to be paid to me is:					
		Debtor		Other (specify)			
4.		have not agreed to share the above-disclor of my law firm.	osed	compensation with any other person unless they a	re members an	d associates	
	n	•		pensation with a person or persons who are not m with a list of the names of the people sharing in the			
	return ncludir		d to ı	render legal service for all aspects of the bankrupto	cy case,		
a)	,	analysis of the debtor's financial situation, a petition in bankruptcy;	and r	endering advice to the debtor in determining wheth	ner to file		
b)) P	Preparation and filing of any petition, scheo	dules	, statement of affairs, and plan which may be requi	red;		
c)) R	Representation of the debtor at the meeting	g of c	reditors and confirmation hearing, and any adjourn	ed hearings the	ereof;	
d)		Other provisions as needed] None					
6. B	By agre	ement with the debtor(s) the above disclo	sed f	ee does not include the following services:			
				s, including but not limited to student loa d recovery of funds garnished during pre			js vacatur of
				CERTIFICATION			
		that the foregoing is a complete statemer ation of the debtor(s) in this bankruptcy pr		any agreement or arrangement for payment to me liding.	for		
Dat	ted: <u>1</u>	/7/2009					
				/s/ Randy H. Gugino			
				Randy H. Gugino, Esq., Bar No. ()29227		
				Randy Gugino Law Office Attorney for Debtor(s)			

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the briefing.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

B 201 Page 2

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

Randy H. Gugino, Esq.

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

/s/ Randy H. Gugino

1/7/2009

Printed Name of Attorney	Signature of Attorney	Date
Address:		
Randy Gugino Law Office 2140 Eggert Road Amherst, NY 14226		
(716) 833-8455		
	Certificate of the Debtor	
I, the debtor, affirm that I have received and	d read this notice.	
Ryan J. Weston	Xs/ Ryan J. Weston	1/7/2009
Printed Name of Debtor	Ryan J. Weston	
	Signature of Debtor	Date
Case No. (if known)		

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

In re	Ryan J. Weston	Case No.	
	Debtor.	Chapter	7

STATEMENT OF MONTHLY NET INCOME

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor	
Six months ago	\$1,406.95	
Five months ago	\$1,406.95	
Four months ago	\$1,406.95	
Three months ago	\$1,406.95	
Two months ago	\$1,406.95	
Last month	\$1,406.95	
Income from other sources	\$0.00	
Total net income for six months preceding filing	\$ 8,441.70	
Average Monthly Net Income	\$ <u>1,406.95</u>	

Attached are all payment advices received by the undersigned debtor prior to the petition date, I declare under penalty of perjury that I have read the foregoing statement and that it is true and correct to the best of my knowledge, information, and belief.

Dated:	1/7/2009	-
		s/ Ryan J. Weston
		Ryan J. Weston
		Debtor